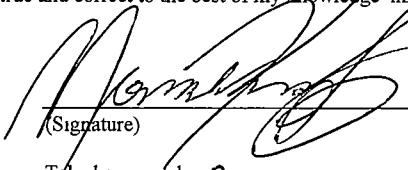


NVB 3001 (Effective 1/21)

UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF NEVADA

PROOF OF
INTEREST

Name of Debtor META MATERIALS	Case Number 24-50792	RECEIVED AND FILED DEC - 9 2024 U S BANKRUPTCY COURT MARY A. SCHOTT, CLERK	
1 Name and address of holder of the Equity Interest (the person or entity holding an Equity Interest in the Debtor Referred to hereinafter as the Interest holder) Maureen Kensmank 102 EAST MACE STREET ORLANDO, FL 32804	<input type="checkbox"/> Check box if you are aware that anyone else has filed a proof of interest relating to your interest Attach copy of statement giving particulars <input checked="" type="checkbox"/> Check box if you have never received any notices from the bankruptcy court or the Debtors in this case <input type="checkbox"/> Check box if this address differs from the address on the envelope sent to you by the Debtors		
Telephone Number 321-438-2540	COURT USE ONLY		
<p>NOTE: This form SHOULD NOT be used to make a claim against the Debtor for money owed. A separate Proof of Claim form should be used for that purpose. This form should only be used to assert an Equity Interest in the Debtor. An Equity Interest is any right arising from any capital stock and any equity security in any of the Debtor. An equity security is defined in the Bankruptcy Code as (a) a share in a corporation whether or not transferable or denominated stock or similar security, (b) interest of a limited partner in a limited partnership, or (c) warrant or right other than a right to convert, to purchase, sell, or subscribe to a share, security, or interest of a kind specified in subsection (a) or (b) herein.</p>			
Account or other number by which Interest holder identifies Debtor 5268-0102	Check here if this claim <input type="checkbox"/> replaces a previously filed Proof of Interest dated _____ <input type="checkbox"/> amends a previously filed Proof of Interest dated _____		
2 Name and Address of any person or entity that is the record holder for the Equity Interest asserted in this Proof of Interest CHARLES SCHWAB / TD OMAHA OPERATIONS P O BOX 2339 OMAHA, NE 68103	3 Date Equity Interest was acquired 1-1-22 / 12-4-24		
4 Total amount of member interest 12,000 RIGHT BEFORE SPLIT	5 Certificate number(s) SET ATTACHED DOCUMENTS		
6 Type of Equity Interest Please indicate the type of Equity Interest you hold <input checked="" type="checkbox"/> Check this box if your Equity Interest is based on an actual member interest held in the Debtor <input type="checkbox"/> Check this box if your Equity Interest is based on anything else and describe that interest Description Investor			
7 Supporting Documents Attach copies of supporting documents such as stock certificates option agreements warrants etc DO NOT SEND ORIGINAL DOCUMENTS If the documents are not available, explain If the documents are voluminous, attach a summary			
8 Date Stamped Copy To receive an acknowledgement of the filing of your Proof of Interest, enclose a stamped, self addressed envelope and copy of this Proof of Interest			
9 Signature Check the appropriate box <input checked="" type="checkbox"/> I am the creditor <input type="checkbox"/> I am the creditor's authorized agent (Attach copy of power of attorney, if any) <input type="checkbox"/> I am the trustee or the debtor, or their authorized agent (See Bankruptcy Rule 3004) <input type="checkbox"/> I am a guarantor, surety, endorser, or other codebtor (See Bankruptcy Rule 3005)			
I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge information and reasonable belief			
Print Name Maureen Kensmank	 (Signature)		
Title	12-1-24 (Date)		
Company _____ Address and telephone number (if different from notice address above) _____ _____	Telephone number 321-438-2540 email _____		

Penalty for presenting fraudulent claim is a fine of up to \$500,000 or imprisonment for up to 5 years, or both 18 USC §§ 152 AND 3571

[Print Form](#)[Save Form](#)[Clear Form](#)

BROKER	ACCOUNT NUMBER	MONEY LOST	NUMBER OF SHARES
--------	----------------	------------	------------------

Charles Schwab	52680102	- \$4,496	12000
----------------	----------	-----------	-------

Realized Gain / Loss

Updated: 02:14:54 PM ET 12/05/2024

View Position

All Brokerage Accounts

For today's transactions, real time realized gain/loss information may be delayed.

 View Historical GainsKeeper Transactions Cost Basis Calculator

Historical gains and losses for your transitioned TD Ameritrade account are not shown on this page. Please visit GainsKeeper® to view historical transactions for your account.

Date range From mm/dd/yyyy To mm/dd/yyyy Symbol (Optional)

Custom Date Range

01/01/2022

12/05/2024

mmat



Search

Gain/Loss Summary

Transaction Analyzer

Reporting Period

01/01/2022 to 12/05/2024

Total Proceeds \$1,394.58
Total Cost Basis \$6,828.52

Gain/Loss

Long Term	-\$4,112.36	(-70.53%)
Short Term	-\$383.96	(-38.49%)
Net Loss	-\$4,496.32	(-65.85%)
Disallowable Loss	-\$937.62	

Totals

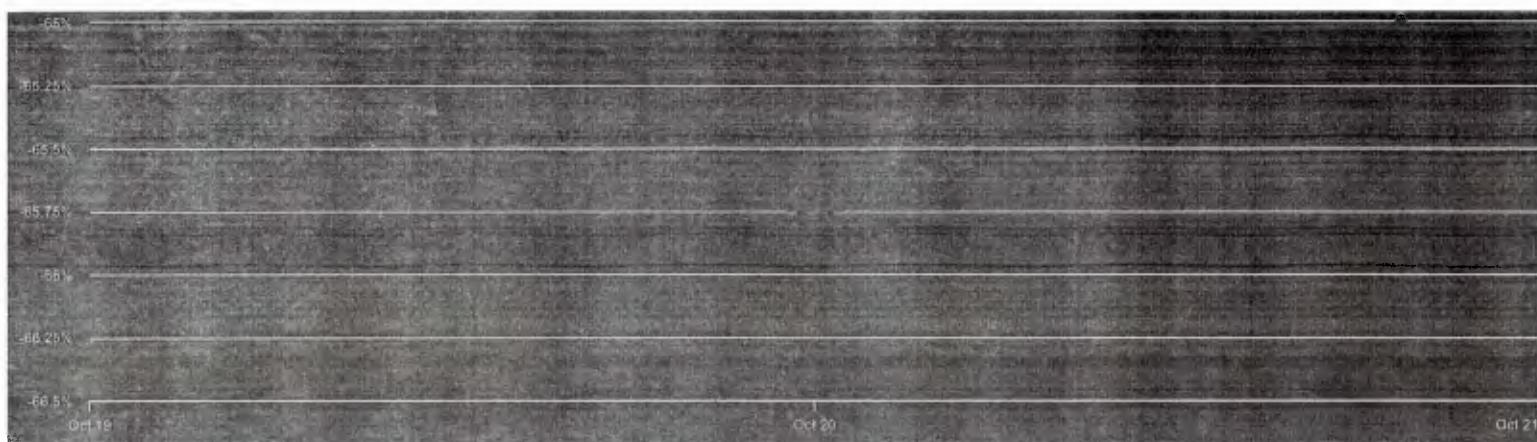
Total Gains	\$0.00
Total Losses	-\$4,496.32
Net Loss	-\$4,496.32



Realized Gain/Loss Details

Chart based on 1 record.

Show Chart



Realized Gain/Loss %

Symbol

Description

Closed Date

Quantity

Closing Price

Proceeds

Cost Basis (CB)

Transaction CR

Total

Transaction Total \$

Long Term

Transaction LT \$

Short Term

Transaction ST \$

Symbol Description	Closed Date	Quantity	Closing Price	Proceeds	Cost Basis (CB) Transaction CB	Total Transaction \$	Long Term Transaction LT \$	Short Term Transaction ST \$
@ MMAT META MATERIALS INC	10/20/2023	9,000	\$0.15	\$1,394.58	\$6,828.52 \$6,176.57	-\$4,496.32 -\$4,781.99	-\$4,112.36 -\$4,398.03	-\$383.96 Disallowable Loss: \$937.62
Account Total				\$1,394.58	\$6,828.52	-\$4,496.32	-\$4,112.36	-\$383.96

ⓘ Wash Sale activity has adjusted this cost. For additional information, click here.

Disclosures & Footnotes

The Realized Gain-Loss Analysis should not be considered a substitute for your trade confirmations, account statements or tax forms. Supplemental data is shown for informational purposes only, and should not be considered individualized recommendations or personalized investment advice.

Values for fixed income securities have been adjusted for amortization/accretion; with the exception of variable rate and mortgage-backed securities or for accounts with this preference turned off.

Total Cash represents income and expenses as they occur; it may be inconsistent with values shown elsewhere on Schwab.com and on your monthly account statement.

The Realized Gain/Loss page provides summary information of closed transactions. Not all closed transactions appear on this page.

Please view the Cost Basis Disclosure Statement ⓘ for additional information on cost basis methods choices and how Schwab reports adjusted cost basis information to the IRS.

Please note that gains and losses realized in retirement accounts are not recognized for tax purposes. Rather, income may be recognized when you receive a cash distribution from these accounts. Please contact your tax advisor for further information.

The total Realized Gain/Loss for this account includes values for Short Positions held in the account. For more information on summary totals when there are Short Positions, please see the Help Section.

423-3BXK, 0623-37YU, 1123-3XUW)

Today's Date: 02:14 PM ET, 12/05/2024

Own your tomorrow

Check the background of Charles Schwab or one of its investment professionals on FINRA's BrokerCheck.

Investment and Insurance Products Are: Not FDIC Insured • Not Insured by Any Federal Government Agency • Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or any of its Affiliates • Subject to Investment Risks, Including Possible Loss of Principal Amount Invested

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Date ▾	Action	Symbol / Description	Quantity	Price	Fees & Comm	Amount
10/17/2022	Sell	MMAT TDA TRAN - Sold 1000 (MMAT) @0.9581	1,000	\$0.9581	\$0.15	\$957.95
10/17/2022	Buy	MMAT TDA TRAN - Bought 46 (MMAT) @0.9592	46	\$0.9592		-\$44.12
10/17/2022	Buy	MMAT TDA TRAN - Bought ...954 (MMAT) @0.9593	954	\$0.9593		-\$915.17
10/12/2022	Buy	MMAT TDA TRAN - Bought ...990 (MMAT) @1.0500	990	\$1.05		-\$1,039.50
10/12/2022	Buy	MMAT TDA TRAN - Bought 2000 (MMAT) @1.0657	2,000	\$1.0657		-\$2,131.40
05/17/2022	Buy	MMAT TDA TRAN - Bought 1050 (MMAT) @1.6099	1,050	\$1.6099		-\$1,690.40

Page Total: -\$6,792.82

Intra-day transactions are subject to change.

Brokerage Account Balances are from the previous market close, but also may include new activity that will be posted to your account at after market close.
Balances are subject to change.

Bank sweep information can be found on your Statements. Current Balance bank sweep information can be found on the Balances page.

Transaction History for Individual 102

Transactions found from 12/05/2020 to 12/05/2024

Date ▼	Action	Symbol / Description	Quantity	Price	Fees & Comm	Amount
01/29/2024	Reverse Split	MMAT META MATLS INC	126			
12/01/2023	Buy	MMAT META MATLS INC	12,000	\$0 102		-\$1,224 00
10/20/2023	Sell	MMAT META MATLS INC	9,000	\$0 1551	\$1 32	\$1,394 58
10/02/2023	Buy	MMAT META MATLS INC	4,400	\$0 2248		-\$989 12
05/30/2023	Journalized Shares	MMAT TDA TRAN - TRANSFER OF SECURITY OR OPTION OUT (MMAT)	-5,200			
05/30/2023	Internal Transfer	MMAT META MATLS INC	5,200			
10/21/2022	Buy	MMAT TDA TRAN - Bought 160 (MMAT) @0 8959	160	\$0 8959		-\$143 34
10/17/2022	Buy	MMAT TDA TRAN - Bought 1000 (MMAT) @0 9683	1,000	\$0 9683		-\$968 30

Brokerage Products Not FDIC Insured • No Bank Guarantee • May Lose Value

Account 102

Today's Date 02 17 PM ET, 12/05/2024

The Charles Schwab Corporation provides a full range of brokerage, banking and financial advisory services through its operating subsidiaries. Its broker-dealer subsidiary, Charles Schwab & Co Inc (Member SIPC), and its affiliates offer investment services and products. Its banking subsidiary, Charles Schwab Bank SSB (member FDIC and an Equal Housing Lender), provides deposit and lending services and products. This site is designed for U.S. residents. Non-U.S. residents are subject to country-specific restrictions. Learn more about our services for non-US Residents, Charles Schwab Hong Kong clients, Charles Schwab UK clients. © 2024 Charles Schwab & Co Inc. All rights reserved. Member SIPC. Unauthorized access is prohibited. Usage will be monitored.



Schwab One® Account of
MAUREEN STAPLETON KERSMARKI

Account Number
5268-0102

**TAX YEAR 2023
FORM 1099 COMPOSITE
& YEAR-END SUMMARY**

Date Prepared January 26 2024

Recipient's Name and Address

01/26 00000 YEIK1817 1
MAUREEN STAPLETON KERSMARKI
102 E YALE ST
ORLANDO FL 32804

See Pages 7, 11, 12

Items for Attention

- Visit schwab.com/1099dashboard to access additional information that may be helpful when filing your tax return

Important Official IRS Form(s) 1099 Enclosed

The report in this package contains your income tax return documents and year-end summary. Please retain this package for tax preparation purposes.

For tax advice, please consult with a qualified tax advisor, CPA or financial planner.

To contact Schwab

If you have any questions or need additional information about your Form(s) 1099 or your year-end summary, please call 1-800-435-4000, 24 hours a day, 7 days a week. We're always here for you.

To contact the IRS

Tax questions for individuals 1-800-829-1040
Tax questions for businesses 1-800-829-4933
To order tax forms or publications 1-800-829-3676
To pay taxes by credit card 1-888-272-9829
For additional information and to print forms and publications visit www.irs.gov



Schwab One® Account of
MAUREEN STAPLETON KERSMARKI

Account Number
5268-0102

**TAX YEAR 2023
FORM 1099 COMPOSITE
& YEAR-END SUMMARY**

Date Prepared January 26, 2024

Your Form 1099 Composite may include the following Internal Revenue Service (IRS) forms 1099-DIV, 1099 INT 1099-MISC, 1099 B and 1099-OID. You'll only receive the form(s) that apply to your particular financial situation and please keep for your records. Please note that information in the Year-End Summary is not provided to the IRS. It is provided to you as additional tax reporting information you may need to complete your tax return.

Table of Contents	Page
FORM 1099 COMPOSITE	3
Form 1099-INT	3
Form 1099-B	5
Notes for your Form 1099-B	8
YEAR-END SUMMARY	9
Interest & Dividends	9
Detail Information of Interest Income	9
Realized Gain or (Loss)	9
Short-Term Realized Gain or (Loss)	9
Long-Term Realized Gain or (Loss)	10
Realized Gain or (Loss) Summary	12
Notes for Your Realized Gain or (Loss)	13
Cost Basis Disclosure	14
Terms and Conditions	16



Schwab One® Account of
MAUREEN STAPLETON KERSMARKI

Account Number
5268-0102

TAX YEAR 2023
FORM 1099 COMPOSITE

Date Prepared January 26 2024

Recipient's Name and Address

MAUREEN STAPLETON KERSMARKI
102 E YALE ST
ORLANDO FL 32804

Taxpayer ID Number ***-**-4430

Account Number 5268-0102

Payer's Name and Address

CHARLES SCHWAB & CO INC
3000 SCHWAB WAY
WESTLAKE TX 76262

Telephone Number (800) 435-4000
Federal ID Number 94-1737782

Interest Income — 2023

Department of the Treasury-Internal Revenue Service

Form 1099-INT

Copy B for Recipient (OMB No 1545-0112)

Box	Description	Total
1	Interest Income	\$ 0.96
3	Interest on U S Savings Bonds and Treasury Obligations	\$ 0.00
4	Federal Income Tax Withheld	\$ 0.00
5	Investment Expenses	\$ 0.00
6	Foreign Tax Paid	\$ 0.00
7	Foreign Country or U S Possession	
8	Tax-Exempt Interest	\$ 0.00
9	Specified Private Activity Bond Interest	\$ 0.00
10	Market Discount	\$ 0.00
11	Bond Premium	\$ 0.00
12	Bond Premium on Treasury Obligations	\$ 0.00
13	Bond Premium on Tax-Exempt Bond	\$ 0.00
14	Tax-Exempt and Tax Credit Bond CUSIP No	
15	State	
16	State Identification No	
17	State Tax Withheld	\$ 0.00

FATCA Filing Requirement

Amount in Box 9 Specified Private Activity Bond Interest subject to Alternative Minimum Tax is already included in Box 8 Tax-Exempt Interest. Both market discount and bond premium reported for covered taxable and tax-exempt bonds. Market discount is only reported if you submitted a written election to include in income currently.

This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.



Schwab One® Account of
MAUREEN STAPLETON KERSMARKI

Account Number
5268-0102

TAX YEAR 2023
FORM 1099 COMPOSITE

INSTRUCTIONS FOR RECIPIENTS OF FORM 1099 1099-INT Interest Income

The information provided may be different for covered and noncovered securities. For a description of covered securities see the Instructions for Form 8949. For a taxable covered security acquired at a premium unless you notified the payer in writing in accordance with Regulations section 1 6045 1(n)(5) that you did not want to amortize the premium under section 171 or for a tax exempt covered security acquired at a premium your payer generally must report either (1) a net amount of interest that reflects the offset of the amount of interest paid to you by the amount of premium amortization allocable to the payment(s) or (2) a gross amount for both the interest paid to you and the premium amortization allocable to the payment(s). If you did notify your payer that you did not want to amortize the premium on a taxable covered security then your payer will only report the gross amount of interest paid to you. For a noncovered security acquired at a premium your payer is only required to report the gross amount of interest paid to you.

Recipient's taxpayer identification number (TIN) For your protection this form may show only the last four digits of your TIN (social security number (SSN) individual taxpayer identification number (ITIN) adoption taxpayer identification number (ATIN) or employer identification number (EIN)). However the issuer has reported your complete TIN to the IRS.

FATCA filing requirement If the FATCA filing requirement box is checked the payer is reporting on this Form 1099 to satisfy its chapter 4 account reporting requirement. You also may have a filing requirement. See the Instructions for Form 8938.

Account number May show an account or other unique number the payer assigned to distinguish your account.

Box 1 Shows taxable interest paid to you during the calendar year by the payer. This does not include interest shown in box 3. May also show the total amount of the credits from clean renewable energy bonds new clean renewable energy bonds qualified energy conservation bonds qualified zone academy bonds qualified school construction bonds and build America bonds that must be included in your interest income. These amounts were treated as paid to you during the calendar year on the credit allowance dates (March 15 June 15 September 15 and December 15). For more information see Form 8912. See the instructions above for a taxable covered security acquired at a premium.

Box 3 Shows interest on U.S. Savings Bonds Treasury bills Treasury bonds and Treasury notes. This may or may not all be taxable. See Pub 550. This interest is exempt from state and local income taxes. This interest is not included in box 1. See the instructions above for a taxable covered security acquired at a premium.

Box 4 Shows backup withholding. Generally a payer must backup withhold if you did not furnish your TIN or you did not furnish the correct TIN to the payer. See Form W-9. Include this amount on your income tax return as tax withheld.

Box 5 Any amount shown is your share of investment expenses of a single-class REMIC. This amount is included in box 1. Note This amount is not deductible.

Box 6 Shows foreign tax paid. You may be able to claim this tax as a deduction or a credit on your Form 1040 or 1040 SR. See your tax return instructions.

Box 7 Shows the country or U.S. possession to which the foreign tax was paid.

Box 8 Shows tax exempt interest paid to you during the calendar year by the payer. See how to report this amount in the Instructions for Form 1040. This amount may be subject to backup withholding. See Box 4 above. See the instructions above for a tax-exempt covered security acquired at a premium.

Box 9 Shows tax-exempt interest subject to the alternative minimum tax. This amount is included in box 8. See the Instructions for Form 6251. See the instructions above for a tax exempt covered security acquired at a premium.

Box 10 For a taxable or tax-exempt covered security if you made an election under section 1278(b) to include market discount in income as it accrues and you notified your payer of the election in writing in accordance with Regulations section 1 6045 1(n)(5) shows the market discount that accrued on the debt instrument during the year while held by you unless it was reported on Form 1099-OID. For a taxable or tax exempt covered security acquired on or after January 1 2015 accrued market discount will be calculated on a constant yield basis unless you notified your payer in writing in accordance with Regulations section 1 6045 1(n)(5) that you did not want to make a constant yield election for market discount under section 1276(b). Report the accrued market discount on your income tax return as directed in the Instructions for Form 1040. Market discount on a tax exempt security is includable in taxable income as interest income.

Box 11 For a taxable covered security (other than a U.S. Treasury obligation) shows the amount of premium amortization allocable to the interest payment(s) unless you notified the payer in writing in accordance with Regulations section 1 6045 1(n)(5) that you did not want to amortize bond premium under section 171. If an amount is reported in this box see the Instructions for Schedule B (Form 1040) to determine the net amount of interest includable in income on Form 1040 or 1040 SR with respect to the security. If an amount is not reported in this box for a taxable covered security acquired at a premium and the payer is reporting premium amortization the payer has reported a net amount of interest in box 1. If the amount in box 11 is greater than the amount of interest paid on the covered security see Regulations section 1 171 2(a)(4).

Box 12 For a U.S. Treasury obligation that is a covered security shows the amount of premium amortization allocable to the interest payment(s) unless you notified the payer in writing in accordance with Regulations section 1 6045 1(n)(5) that you did not want to amortize bond premium under section 171. If an amount is reported in this box see the Instructions for Schedule B (Form 1040) to determine the net amount of interest includable in income on Form 1040 or 1040 SR with respect to the U.S. Treasury obligation. If an amount is not reported in this box for a U.S. Treasury obligation that is a covered security acquired at a premium and the payer is reporting premium amortization the payer has reported a net amount of interest in box 3. If the amount in box 12 is greater than the amount of interest paid on the U.S. Treasury obligation see Regulations section 1 171 2(a)(4).

Box 13 For a tax exempt covered security shows the amount of premium amortization allocable to the interest payment(s). If an amount is reported in this box see Pub 550 to determine the net amount of tax exempt interest reportable on Form 1040 or 1040 SR. If an amount is not reported in this box for a tax exempt covered security acquired at a premium the payer has reported a net amount of interest in box 8 or 9 whichever is applicable. If the amount in box 13 is greater than the amount of interest paid on the tax exempt covered security the excess is a nondeductible loss. See Regulations section 1 171 2(a)(4)(ii).

Box 14 Shows CUSIP number(s) for tax exempt bond(s) on which tax exempt interest was paid or tax credit bond(s) on which taxable interest was paid or tax credit was allowed to you during the calendar year. If blank no CUSIP number was issued for the bond(s).

Boxes 15 17 State tax withheld reporting boxes

Nominees If this form includes amounts belonging to another person(s) you are considered a nominee recipient. Complete a Form 1099 INT for each of the other owners showing the income allocable to each. File Copy A of the form with the IRS. Furnish Copy B to each owner. List yourself as the payer and the other owner(s) as the recipient. File Form(s) 1099 INT with Form 1096 with the Internal Revenue Service Center for your area. On Form 1096 list yourself as the filer. A spouse is not required to file a nominee return to show amounts owned by the other spouse.

Future developments For the latest information about developments related to Form 1099 INT and its instructions such as legislation enacted after they were published go to www.irs.gov/Form1099INT

Free File Program Go to www.irs.gov/FreeFile to see if you qualify for no-cost online federal tax preparation e-filing and direct deposit or payment options.



Schwab One® Account of
MAUREEN STAPLETON KERSMARKI

Account Number
5268-0102

TAX YEAR 2023
FORM 1099 COMPOSITE

Date Prepared January 26, 2024

Recipient's Name and Address

MAUREEN STAPLETON KERSMARKI
102 E YALE ST
ORLANDO FL 32804

Taxpayer ID Number ***-**-4430

Account Number 5268-0102

Payer's Name and Address

CHARLES SCHWAB & CO INC
3000 SCHWAB WAY
WESTLAKE TX 76262

Telephone Number (800) 435-4000
Federal ID Number 94-1737782

Proceeds from Broker Transactions — 2023

Form 1099-B

Department of the Treasury-Internal Revenue Service

Copy B for Recipient (OMB No 1545-0715)

SHORT-TERM TRANSACTIONS FOR WHICH BASIS IS REPORTED TO THE IRS - Report on Form 8949 Part I, with Box A checked

1a-Description of property (Example 100 sh. XYZ Co.) CUSIP Number / Symbol	**	1b-Date acquired	1d-Proceeds	1e-Cost or other basis	1f-Accrued Market Discount	1g-Wash Sale Loss Disallowed	Realized Gain or (Loss)	4 Federal Income tax withheld
		1c-Date sold or disposed	6-Reported to IRS Gross Proceeds (except where indicated)					
3,960 META MATLS INC 59134N104 / MMAT	REVERSE SP S	VARIOUS 10/20/23	\$ 613 62	\$ 997 58		--	\$ (383 96)	\$ 0 00
Security Subtotal			\$ 613 62	\$ 997 58		--	\$ (383 96)	\$ 0 00
Total Short-Term (Cost basis is reported to the IRS)			\$ 613 62	\$ 997 58		--	\$ (383 96)	\$ 0 00
Total Short-Term Sales Price of Stocks, Bonds, etc			\$ 613 62	\$ 997 58		--	\$ (383 96)	\$ 0 00

FATCA Filing Requirement

Please see the Notes for Your Form 1099-B section for additional explanation of this Form 1099 B report

This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.



Schwab One® Account of
MAUREEN STAPLETON KERSMARKI

Account Number
5268-0102

TAX YEAR 2023
FORM 1099 COMPOSITE

INSTRUCTIONS FOR RECIPIENTS OF FORM 1099 1099-B Proceeds from Broker Transactions

Brokers and barter exchanges must report proceeds from (and in some cases basis for) transactions to you and the IRS on Form 1099-B. Reporting is also required when your broker knows or has reason to know that a corporation in which you own stock has had a reportable change in control or capital structure. You may be required to recognize gain from the receipt of cash, stock or other property that was exchanged for the corporation's stock. If your broker reported this type of transaction to you, the corporation is identified in box 1a.

Recipient's taxpayer identification number (TIN) For your protection, this form may show only the last four digits of your TIN (social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN) or employer identification number (EIN)). However, the issuer has reported your complete TIN to the IRS.

Account number May show an account or other unique number the payer assigned to distinguish your account.

CUSIP number Shows the CUSIP (Committee on Uniform Security Identification Procedures) number or other applicable identifying number.

FATCA filing requirement If the FATCA filing requirement box is checked, the payer is reporting on this Form 1099 to satisfy its account reporting requirement under chapter 4 of the Internal Revenue code. You may also have a filing requirement. See the Instructions for Form 8938.

Applicable checkbox on Form 8949 Indicates where to report this transaction on Form 8949 and Schedule D (Form 1040) and which checkbox is applicable. See the instructions for your Schedule D (Form 1040) and/or Form 8949.

Box 1a Shows a brief description of the item or service for which amounts are being reported. For a corporation that had a reportable change in control or capital structure, this box may show the class of stock as C (common), P (preferred) or O (other).

Box 1b This box may be blank if box 5 is checked or if the securities sold were acquired on a variety of dates. For short sales, the date shown is the date you acquired the security delivered to close the short sale.

Box 1c Shows the trade date of the sale or exchange. For short sales, the date shown is the date the security was delivered to close the short sale. For aggregate reporting in boxes 8 through 11, no entry will be present.

Box 1d Shows the cash proceeds reduced by any commissions or transfer taxes related to the sale for transactions involving stocks, debt, commodities, forward contracts, non-Section 1256 option contracts or securities futures contracts. May show the proceeds from the disposition of your interest(s) in a widely held fixed investment trust. May also show the aggregate amount of cash and the fair market value of any stock or other property received in a reportable change in control or capital structure arising from the corporate transfer of property to a foreign corporation. Losses on forward contracts or non-Section 1256 option contracts are shown in parentheses. This box does not include proceeds from regulated futures contracts or Section 1256 option contracts. Report this amount on Form 8949 or on Schedule D (Form 1040) (whichever is applicable) as explained in the Instructions for Schedule D (Form 1040).

Box 1e Shows the cost or other basis of securities sold. If the securities were acquired through the exercise of a noncompensatory option granted or acquired on or after January 1, 2014, the basis has been adjusted to reflect your option premium. If the securities were acquired through the exercise of a noncompensatory option granted or acquired before January 1, 2014, your broker is permitted, but not required, to adjust the basis to

reflect your option premium. If the securities were acquired through the exercise of a compensatory option, the basis has not been adjusted to include any amount related to the option that was reported to you on a Form W-2. If box 5 is checked, box 1e may be blank. See the Instructions for Form 8949, Instructions for Schedule D (Form 1040) or Pub 550 for details.

Box 1f Shows the amount of accrued market discount. For details on market discount, see the Schedule D (Form 1040) instructions, the Instructions for Form 8949 and Pub 550. If box 5 is checked, box 1f may be blank.

Box 1g Shows the amount of nondeductible loss in a wash sale transaction. For details on wash sales, see the Schedule D (Form 1040) instructions, the Instructions for Form 8949 and Pub 550. If box 5 is checked, box 1g may be blank.

Box 2 The short term and long term boxes pertain to short-term gain or loss and long term gain or loss. If the Ordinary box is checked, your security may be subject to special rules. For example, gain on a contingent payment debt instrument subject to the noncontingent bond method is generally treated as ordinary interest income rather than as capital gain. See the Instructions for Form 8949, Pub 550 or Pub 1212 for more details on whether there are any special rules or adjustments that might apply to your security. If box 5 is checked, box 2 may be blank.

Box 3 If checked, proceeds are from a transaction involving collectibles or from a Qualified Opportunity Fund (QOF).

Box 4 Shows backup withholding. Generally, a payer must backup withhold if you did not furnish your TIN to the payer. See Form W-9 for information on backup withholding. Include this amount on your income tax return as tax withheld.

Box 5 If checked, the securities sold were noncovered securities and boxes 1b, 1e, 1f, 1g and 2 may be blank. Generally, a noncovered security means (a) stock purchased before 2011, (b) stock in most mutual funds purchased before 2012, (c) stock purchased in or transferred to a dividend reinvestment plan before 2012, (d) debt acquired before 2014, (e) options granted or acquired before 2014, and (f) securities futures contracts executed before 2014.

Box 6 If the exercise of a noncompensatory option resulted in a sale of a security, a checked net proceeds box indicates whether the amount in box 1d was adjusted for option premium.

Box 7 If checked, you cannot take a loss on your tax return based on gross proceeds from a reportable change in control or capital structure reported in box 1d. See the Form 8949 and Schedule D (Form 1040) instructions. The broker should advise you of any losses on a separate statement.

Box 12 If checked, the basis in box 1e has been reported to the IRS and either the short term or the long term gain or loss box in box 2 will be checked. If box 12 is checked on Form(s) 1099-B and NO adjustment is required, see the instructions for your Schedule D (Form 1040) as you may be able to report your transaction directly on Schedule D (Form 1040). If the Ordinary box in box 2 is checked, an adjustment may be required.

Boxes 14-16 Show state(s)/local income tax information.

Future developments For the latest information about any developments related to Form 1099-B and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1099B.

Free File Program Go to www.irs.gov/FreeFile to see if you qualify for no-cost online federal tax preparation e-filing and direct deposit or payment options.



Schwab One® Account of
MAUREEN STAPLETON KERSMARKI

Account Number
5268-0102

TAX YEAR 2023
FORM 1099 COMPOSITE

Taxpayer ID Number: ***-**-4430

Date Prepared: January 26, 2024

Proceeds from Broker Transactions — 2023 (continued)

Form 1099-B

Department of the Treasury-Internal Revenue Service

Copy B for Recipient (OMB No. 1545-0715)

LONG-TERM TRANSACTIONS FOR WHICH BASIS IS REPORTED TO THE IRS - Report on Form 8949, Part II, with Box D checked.

1a-Description of property (Example 100 sh. XYZ Co.) CUSIP Number / Symbol	**	1b-Date acquired	1d-Proceeds		1e-Cost or other basis	1f-Accrued Market Discount	1g-Wash Sale Loss Disallowed	Realized Gain or (Loss)	4-Federal Income tax withheld
		1c-Date sold or disposed	6-Reported to IRS: Gross Proceeds (except where indicated)						
5,040 META MATLS INC 59134N104 / MMAT	REVERSE SP S	VARIOUS 10/20/23	\$ 780.96	\$	\$ 5,830.94	\$ --	\$ 937.62	\$ (4,112.36)	\$ 0.00
Security Subtotal			\$ 780.96	\$	\$ 5,830.94	\$ --	\$ 937.62	\$ (4,112.36)	\$ 0.00
Total Long-Term (Cost basis is reported to the IRS)			\$ 780.96	\$	\$ 5,830.94	\$ --	\$ 937.62	\$ (4,112.36)	\$ 0.00
Total Long-Term Sales Price of Stocks, Bonds, etc.			\$ 780.96	\$	\$ 5,830.94	\$ --	\$ 937.62	\$ (4,112.36)	\$ 0.00
Total Sales Price of Stocks, Bonds, etc.			\$ 1,394.58						
Total Federal Income Tax Withheld			\$ 0.00						

FATCA Filing Requirement

Please see the "Notes for Your Form 1099-B" section for additional explanation of this Form 1099-B report.

This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.



Schwab One® Account of
MAUREEN STAPLETON KERSMARKI

Account Number
5268-0102

TAX YEAR 2023
FORM 1099 COMPOSITE

Date Prepared January 26, 2024

Notes for Your Form 1099-B

Box 1b-Date acquired If there is more than one lot in a sell transaction the acquisition date for the individual lot in the transaction can be found in the Realized Gain or (Loss) section of the Year End Summary

- (1) If **Box 1b Date acquired** displays as VARIOUS your sell transaction included multiple tax lots purchased on different acquisition dates within the same holding period and covered/non covered status. The lots in the transaction are rolled up into a single sell transaction
- (2) If the cost basis is missing or not provided a short-term holding period may have been applied for a position that may have been held long term

Box 1d-Proceeds/Box 6-Reported to IRS Gross proceeds (except where indicated)

- (1) Gross proceeds from each of your security transactions are reported individually to the IRS
- (2) Gross proceeds in aggregate are not reported to the IRS and should not be reported on your tax return
- (3) Net proceeds will only be displayed if the proceeds on a trade have been adjusted for an option premium

Box 1e Cost or other basis Schwab has provided cost basis information whenever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. When value for the report is unavailable it is noted as follows

Not Provided Schwab is not providing Cost Basis on this security type

Missing (1) Cost Basis data may not be available for a number of reasons (for example the security was purchased outside of Schwab and we did not receive cost basis from the transferring firm)
(2) The security was purchased more than 10 years ago

Realized Gain or (Loss) Realized Gain or (Loss) is not reported to the IRS

Box 2 Short-term gain or loss, Long-term gain or loss, or Ordinary Only if you have both long-term and short term transactions will you receive both long-term and short-term sections of the 1099-B

Long term gain or loss has a holding period greater than one year

Short-term gain or loss has a holding period of one year or less

Other Cost Basis Notes

- (1) The cost basis and basis adjustments for covered securities are reported to the IRS
- (2) If BASIS IS REPORTED TO THE IRS appears in the section heading this indicates **Box 12 If checked basis reported to IRS** is checked. If BASIS IS AVAILABLE BUT NOT REPORTED or BASIS IS MISSING AND NOT REPORTED appears this indicates **Box 5 If checked, noncovered security** is checked. These boxes are not displayed on the 1099-B but the boxes are reported to the IRS and included in the download for TurboTax and H&R Block
- (3) For non-covered securities appearing in sections of the 1099-B which include the headings 'BASIS IS AVAILABLE BUT NOT REPORTED TO THE IRS' or 'BASIS IS MISSING AND NOT REPORTED TO THE IRS' **Box 1b-Date acquired, 1e Cost or other basis, 1f-Accrued Market Discount and 1g Wash Sale Loss Disallowed** are not reported to the IRS

**Activity Codes (Not reported to the IRS)

C = Cash in Lieu	E = Exchange	P = Principal	S = Sale	T = Tender	BC = Buy to Close	X = Expiration
CV = Conversion	M = Cash Merger	MT = Maturity	R = Redemption	SS = Short Sale	SC = Sell to Close	

This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.



Schwab One® Account of
MAUREEN STAPLETON KERSMARKI

Account Number
5268-0102

TAX YEAR 2023
YEAR-END SUMMARY

YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS

The information in this and all subsequent sections is not provided to the IRS by Charles Schwab. It is provided to you as additional tax reporting information you may need to complete your tax return.

Date Prepared January 26 2024

INTEREST & DIVIDENDS

The information in the following sections may be helpful for but not limited to Schedule B. Please consult with your tax advisor or financial advisor regarding specific questions.

Detail Information of Interest Income

Description	CUSIP Number	Paid in 2023	Paid/Adjusted in 2024 for 2023	Amount
Interest Income				
SCHWAB 1 INTEREST		\$ 0 96	\$ 0 00	\$ 0 96
Total Interest Income (Included in Box 1)		\$ 0 96	\$ 0 00	\$ 0 96
Total Interest Income (Box 1)		\$ 0 96	\$ 0 00	\$ 0 96

REALIZED GAIN OR (LOSS)

The information in the following sections include all your realized gain or (loss) transactions during the tax year. They may be helpful for but not limited to Schedule D. Please consult with your tax advisor or financial advisor regarding specific questions.

Short-Term Realized Gain or (Loss)

This section is for covered securities and corresponds to transactions reported on your 1099-B as cost basis is reported to the IRS Report on Form 8949 Part I with Box A checked.

Description OR Option Symbol	CUSIP Number	Quantity/Par Acquired	Date Acquired	Date Sold	Total Proceeds	(-)Cost Basis	(+)Wash Sale Loss Disallowed	(=)Realized Gain or (Loss)
META MATLS INC SPLIT	REVERSE 59134N104	160 00	10/21/22	10/20/23	\$ 24 79	\$ 143 34	--	\$ (118 55)



Schwab One® Account of
MAUREEN STAPLETON KERSMARKI

Account Number
5268-0102

TAX YEAR 2023
YEAR-END SUMMARY

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Date Prepared January 26, 2024

Short-Term Realized Gain or (Loss) (continued)

This section is for covered securities and corresponds to transactions reported on your 1099 B as '**cost basis is reported to the IRS**' Report on Form 8949 Part I with Box A checked

Description OR Option Symbol	CUSIP Number	Quantity/Par	Date Acquired	Date Sold	Total Proceeds	(-)Cost Basis	(+)Wash Sale Loss Disallowed	(=)Realized Gain or (Loss)
META MATLS INC SPLIT	REVERSE 59134N104	3 800 00	10/02/23	10/20/23 \$	588 83 \$	854 24	-- \$	(265 41)
Security Subtotal				\$	613 62 \$	997 58	-- \$	(383 96)
Total Short-Term (Cost basis is reported to the IRS)				\$	613 62 \$	997 58	-- \$	(383 96)
Total Short-Term				\$	613 62 \$	997 58	-- \$	(383 96)

Long-Term Realized Gain or (Loss)

This section is for covered securities and corresponds to transactions reported on your 1099 B as '**cost basis is reported to the IRS**' Report on Form 8949 Part II with Box D checked

Description OR Option Symbol	CUSIP Number	Quantity/Par	Date Acquired	Date Sold	Total Proceeds	(-)Cost Basis	(+)Wash Sale Loss Disallowed	(=)Realized Gain or (Loss)
META MATLS INC SPLIT	REVERSE 59134N104	1 000 00	05/12/22	10/20/23 \$	154 95 \$	1 717 65 \$	937 62 \$	(625 08)
META MATLS INC SPLIT	REVERSE 59134N104	50 00	05/17/22	10/20/23 \$	7 75 \$	80 50	-- \$	(72 75)
META MATLS INC SPLIT	REVERSE 59134N104	990 00	10/12/22	10/20/23 \$	153 40 \$	1 039 50	-- \$	(886 10)
META MATLS INC SPLIT	REVERSE 59134N104	1 000 00	10/12/22	10/20/23 \$	154 95 \$	1 065 70	-- \$	(910 75)
META MATLS INC SPLIT	REVERSE 59134N104	46 00	10/17/22	10/20/23 \$	7 13 \$	44 12	-- \$	(36 99)



Schwab One® Account of
MAUREEN STAPLETON KERSMARKI

Account Number
5268-0102

TAX YEAR 2023
YEAR-END SUMMARY

YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS.

Date Prepared: January 26, 2024

The information in this and all subsequent sections is not provided to the IRS by Charles Schwab. It is provided to you as additional tax reporting information you may need to complete your tax return.

Long-Term Realized Gain or (Loss) (continued)

This section is for covered securities and corresponds to transactions reported on your 1099-B as "cost basis is reported to the IRS." Report on Form 8949, Part II, with Box D checked.

Description OR Option Symbol	CUSIP Number	Quantity/Par	Date Acquired	Date Sold	Total Proceeds	(-)Cost Basis	(+)Wash Sale Loss Disallowed	(=)Realized Gain or (Loss)
META MATLS INC SPLIT	REVERSE 59134N104	954.00	10/17/22	10/20/23 \$	147.83 \$	915.17	-- \$	(767.34)
META MATLS INC SPLIT	REVERSE 59134N104	1,000.00	10/17/22	10/20/23 \$	154.95 \$	968.30	-- \$	(813.35)
Security Subtotal				\$	780.96 \$	5,830.94 \$	937.62 \$	(4,112.36)
Total Long-Term (Cost basis is reported to the IRS)				\$	780.96 \$	5,830.94 \$	937.62 \$	(4,112.36)
Total Long-Term				\$	780.96 \$	5,830.94 \$	937.62 \$	(4,112.36)



Schwab One® Account of
MAUREEN STAPLETON KERSMARKI

Account Number
5268-0102

TAX YEAR 2023
YEAR-END SUMMARY

YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS.

The information in this and all subsequent sections is not provided to the IRS by Charles Schwab. It is provided to you as additional tax reporting information you may need to complete your tax return.

Date Prepared: January 26, 2024

Realized Gain or (Loss) Summary

Total Realized Gain or (Loss)

Description	Total Proceeds	(-)Cost Basis	(+)Wash Sale Loss Disallowed	(=)Realized Gain or (Loss)
Total Short-Term Realized Gain or (Loss) (Cost basis is reported to the IRS. Report on Form 8949, Part I, with Box A checked.)	\$ 613.62	\$ 997.58	--	\$ (383.96)
Total Short-Term Realized Gain or (Loss)	\$ 613.62	\$ 997.58	--	\$ (383.96)
Total Long-Term Realized Gain or (Loss) (Cost basis is reported to the IRS. Report on Form 8949, Part II, with Box D checked.)	\$ 780.96	\$ 5,830.94	\$ 937.62	\$ (4,112.36)
Total Long-Term Realized Gain or (Loss)	\$ 780.96	\$ 5,830.94	\$ 937.62	\$ (4,112.36)
TOTAL REALIZED GAIN OR (LOSS)	\$ 1,394.58	\$ 6,828.52	\$ 937.62	\$ (4,496.32)



Schwab One® Account of
MAUREEN STAPLETON KERSMARKI

Account Number
5268-0102

TAX YEAR 2023
YEAR-END SUMMARY

YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS

The information in this and all subsequent sections is not provided to the IRS by Charles Schwab. It is provided to you as additional tax reporting information you may need to complete your tax return.

Date Prepared January 26, 2024

Notes for Your Realized Gain or (Loss)

Schwab has provided realized gain and loss information whenever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. See Terms and Conditions.

When value for the report is unavailable, it is noted as follows "Missing" or "Not Provided"

Not Provided	Schwab is not providing Cost Basis on this security type
Missing	Cost Basis may be missing due to one of the following reasons <ul style="list-style-type: none"> • Cost basis data may not be available for a number of reasons (for example, the security was purchased outside of Schwab and we did not receive cost basis from the transferring firm) • The security was purchased more than 10 years ago
Date Acquired	If the cost basis is missing or not provided, a short-term holding period may have been applied for a position that may have been held long term.
Total Proceeds	The amount displayed in this column has been adjusted for option premiums if applicable.
Cost Basis	The amount displayed in this column may differ from your original cost basis as adjustments may have been made to reflect applicable option premiums, corporate actions and/or wash sales.
Wash Sale Loss Disallowed	The disallowed amount displayed in this column has been added to the cost basis of other share lots with the same CUSIP owned in the same account at the time the loss was disallowed.
Realized Gain or (Loss)	The calculation for gain or (loss) displayed in this column is Total Proceeds - Cost Basis + Wash Sale Loss Disallowed - Market Discount =Realized Gain or (Loss)

For sales of short-term debt issued after January 1, 2014 talk to your tax advisor as to how to report the income.



Schwab One® Account of
MAUREEN STAPLETON KERSMARKI

Account Number
5268-0102

**TAX YEAR 2023
FORM 1099 COMPOSITE
& YEAR-END SUMMARY**

Date Prepared January 26 2024

COST BASIS DISCLOSURE

Changes to Cost Basis Reporting Requirements

Starting with the 2011 tax year Charles Schwab & Co began reporting adjusted cost basis to you and the IRS on your Form 1099-B for covered securities in your taxable brokerage accounts that you sell and are covered by the Emergency Stabilization Act regulations. In the event of transfers of securities we are also required to report adjusted cost basis information to other custodians for covered securities transferred to them.

Schwab will treat securities as covered when they are acquired on or after the following effective dates:

- January 1 2011 for stocks and other equities
- January 1 2012 for mutual funds, ETFs and Dividend Reinvestment Plan (DRIP) shares
- January 1 2014 for less complex fixed income and options rights and warrants
- January 1 2016 for more complex fixed income

Because these new reporting requirements could impact the cost basis used to compute your taxable gains and losses it's important to understand when and how they will apply to you. The information in this document is intended as informational only and is not individualized tax advice. Schwab does not provide tax advice and encourages you to consult with your tax professional to understand how the new reporting requirements will affect you and your tax situation.

What Does This Mean for You

- 1 When you sell covered securities as described above Schwab will be required to report details about your cost basis to you and the IRS on Form 1099-B. You will continue to be responsible for reporting all cost basis information for both covered and uncovered securities to the IRS on your tax returns.
- 2 Unless you've indicated otherwise Schwab will calculate your gains and losses using the IRS default cost basis method of Average Cost for mutual funds and FIFO (First In First Out) for all other securities. It is your responsibility to choose the cost basis method appropriate to your tax situation. See Cost Basis Methods for the methods offered by Schwab.
- 3 When you sell a security the cost basis method used to calculate your gain or loss cannot be changed after your trade settles. So it's important to consider the tax implications at the time of trade.

What is Cost Basis?

Cost basis is the original purchase price you paid for a security plus commissions and any fees. Adjusted cost basis includes any other adjustments to the price. Adjusted cost basis also includes any adjustments due to wash sales, amortization, accretion and corporate actions.

Your realized gain/loss on a security is determined by subtracting the adjusted cost basis from the sale proceeds in an account less commissions and fees.

For covered securities that were not both purchased and sold at Schwab, Schwab calculates cost basis using data that you have provided to us or that we have obtained from third party sources.

such as your prior custodian or another third-party source. Because the accuracy of cost basis data depends upon these third-party inputs we are not able to guarantee the availability, accuracy or completeness of such cost basis data on transactions that did not occur at Schwab. If we are not provided with adequate information to report cost basis data for covered securities that were not both purchased and sold at Schwab, those securities will be considered uncovered and the cost basis will not be reported to the IRS even if acquired after the effective date.

Cost Basis Methods

It is your responsibility to choose the cost basis method appropriate for your tax situation. Failure to select the proper cost basis method may cause you to pay more tax than necessary. Schwab does not provide tax advice and encourages you to consult with your tax professional regarding this decision.

To view and change your default cost basis method on your brokerage account go to the Service tab on schwab.com, then the Cost Basis Method page in Account Settings. You can also make a change by calling 800-435-4000. If your account is managed by an investment advisor please call your advisor to make a change.

Default Cost Basis Methods

We apply the IRS default method of Average Cost for your mutual funds and the default method of FIFO (First In First Out) to all other securities unless you inform us of a preferred method.

FIFO	Shares you acquired first are sold first
Average Cost	Cost is derived by dividing the total dollar amount invested in a particular fund position by the number of shares held prior to the trade date. Shares are removed in FIFO order.

Cost Basis Methods Offered by Schwab

You may select a different cost basis method for your brokerage account other than the default methods described above. The following cost basis methods are offered by Schwab.

FIFO (First In, First Out)	Shares you acquired first are sold first
LIFO (Last In, First Out)	Shares you acquired last are sold first
HCOST (High Cost)	Shares with the highest cost are sold first
LCOST (Low Cost)	Shares with lowest cost are sold first
Average Cost (mutual funds only)	Cost is derived by dividing the total dollar amount invested in a particular fund position by the number of shares held prior to the trade date. Shares are removed in FIFO order.

Specific Identification

The IRS allows taxpayers to identify specific lots to be sold. Such identification must be made with the broker at the time of trade and no later than close of business on the day the trade settles.



Schwab One® Account of
MAUREEN STAPLETON KERSMARKI

Account Number
5268-0102

**TAX YEAR 2023
FORM 1099 COMPOSITE
& YEAR-END SUMMARY**

Date Prepared January 26, 2024

COST BASIS DISCLOSURE (continued)

Tax Lot Optimizer™ Lots are selected and sold with the objective of taking losses first (short-term then long-term) and gains last (long-term then short-term). Lots are sold in this order.

Short Term Losses	Lots that reflect a short term loss are sold first beginning with lots that generate the greatest short term loss down to the least short term loss
Long Term Losses	Lots that reflect a long term loss are sold beginning with lots that generate the greatest long term loss down to the least long term loss
Short Term No Gains or Losses	Short term lots that reflect no gain or loss
Long Term No Gains or Losses	Long term lots that reflect no gain or loss
Long Term Gains	Lots that reflect a long term gain beginning with lots that generate the least long term gain up to the greatest long term gain
Short Term Gains	Lots that reflect a short term gain beginning with lots that generate the least short term gain up to the greatest short term gain

The cost basis method used to determine the gain/loss of a trade cannot be changed after the trade settles. If Schwab does not receive a specific instruction by the end of settlement date we will use the current cost basis method you have selected for your account or the default cost basis method if you have made no alternate selection to calculate the gain/loss that is reported to you and the IRS at the end of year.

The Internal Revenue Service does not recognize LIFO HCOST LCOST and Tax Lot Optimizer as accounting methods but it does recognize standing instructions to sell lots as adequate identification for reporting gains/losses.

Cost Basis Adjustments

Cost basis is generally based on your purchase price plus commissions and any fees however the original cost basis may be subject to adjustments that increase or decrease your basis.

Schwab will adjust the cost basis of securities in your brokerage account in the following circumstances:

Wash Sales: If you sell shares at a loss and buy additional shares in the same security 30 days before or after that date (61-day range) you may not claim the loss on your tax return until you sell the new shares. If a wash sale occurs the loss is disallowed for federal income tax purposes but may be added to the cost basis of the purchased shares. Schwab will adjust the cost basis and holding period of shares when a wash sale occurs within an account as a result of a purchase of an identical security with the same CUSIP. Schwab will not take into account the impact of options purchases or sales in determining disallowed losses on sales of the underlying securities. It's important to note that the wash reporting requirements for you as a taxpayer are different and broader than the reporting requirements for Schwab. For more details on your wash sale reporting requirements please see IRS publication 550 or speak with your tax professional.

Corporate Actions: In some instances corporate actions can affect cost basis of your securities. Regulations require issuers to provide statements describing the effects of a corporate action on the cost basis of a security. Schwab will adjust cost basis for corporate actions based on the information provided in the issuer statement.

Return of Capital Payments Cost basis will be reduced for any return of capital (principal) distributions.

Option Adjustments Schwab will adjust the cost basis or realized gain/loss (proceeds) of the underlying security for option assignments and exercises (by factoring the premium paid or received).

Inheritance Schwab will adjust the cost basis of securities that have been inherited based on the fair market value on the date of death unless alternate instructions are received from an authorized representative of the estate.

Gifts Shares will be gifted based on your default cost basis method unless otherwise specified with a given purchase date and cost prior to the gift transfer. Schwab will track the fair market value and gift date in addition to the donor's adjusted cost basis and will apply IRS gift rules at the time of sale to determine gain or loss.

You will still be required to track and make adjustments to your securities as it is possible that you could have other situations that require cost basis adjustments that Schwab is not required to report.

Restricted Stock Awards If you filed an election pursuant to IRC Section 83(b) on a Restricted Stock Award issued by your employer a different cost basis may apply to shares vested from that award than the cost basis reported on this statement. Please consult with your personal tax advisor to understand the tax implications.

Acquisition date If cost basis is missing or not provided a short term holding period may have applied for position that may have been held long term.

Please Note This information is not intended to be a substitute for specific individualized tax legal or investment planning advice. Where specific advice is necessary or appropriate Schwab recommends consulting with a qualified tax advisor CPA financial planner or investment manager. Except as noted in the Terms and Conditions your Investment Advisors are not affiliated with or supervised by Schwab.

Foreign Investors should note that the information provided is from a U.S. tax perspective. The information provided may or may not have relevance in other jurisdictions.

Contact Us

If you have any questions or need more information about the cost basis methods or terminology in this Disclosure Statement please call us at 1-800-435 4000. If your account is managed by an investment advisor please call Schwab Alliance at 1-800-515-2157.



Schwab One® Account of
MAUREEN STAPLETON KERSMARKI

Account Number
5268-0102

**TAX YEAR 2023
FORM 1099 COMPOSITE
& YEAR-END SUMMARY**

Date Prepared January 26 2024

TERMS AND CONDITIONS

GENERAL INFORMATION

Form 1099 Composite

For U.S. taxpayers the information reported to you on Form 1099 is given to the Internal Revenue Service (IRS) Form 1099-Composite is comprised of the following substitute forms 1099-DIV 1099-INT 1099-MISC 1099-OID and 1099-B. The form(s) you receive in Form 1099 Composite depends on the income reportable to the IRS.

Year-End Summary

The information in the Year-End Summary is provided to you as a courtesy should you need additional information when completing your tax return. When relevant IRS box numbers are referenced to indicate individual items that make up the totals appearing on your Form(s) 1099. With the exception of the totals reported in the IRS box numbers referenced Charles Schwab does not provide the details of the Year-End Summary to the IRS.

We recommend that all customers consult their investment and tax advisors prior to using this information.

Corrected Form 1099 and Year End Summary

We are required to send you a corrected form with the revisions clearly marked when we receive updates or revisions to information contained in the form. This generally occurs if one or more of the issuers of the securities in your account reallocated certain income distribution (e.g. dividends or capital gains) after we mailed your original Form 1099. As a result the supplemental information in Year End Summary may be updated.

Upon receiving a corrected form you may want to consider filing an amended return based on the changes in your taxable income as reported on your corrected Form 1099. We suggest that you consult with a qualified tax advisor CPA financial planner or investment manager before you proceed.

Duplicate Form 1099 and Year End Summary

If you request a duplicate Form 1099 please be aware that Schwab uses the most up to date information available at the time of the production. Thus your duplicate Form 1099 and Year-End Summary may have more up-to date information than the original Form 1099.

Realized Gain or (Loss) in Year End Summary

The Realized Gain or (Loss) section provides information for all your realized gain or (loss) transactions during the tax year. It contains all transactions included in the Form 1099-B as well as transactions that are not reported on Form 1099-B (for example sales and expirations of noncovered option activities cash in lieu under \$20 bankruptcy and worthless securities). This supplemental information is believed to be accurate as of the date the data was compiled but they may not be updated for any corrections after the data was initially compiled.

IN CASE OF QUESTIONS If you have questions about this report or about specific Schwab accounts or Schwab One transactions (other than wire transfers or check transactions) contact Schwab at 1 800-435-4000. If you have a complaint regarding your Schwab statement or our products and services please write to the Client Advocacy Team at Charles Schwab & Co Inc Attention Client Advocacy Team 211 Main St San Francisco CA 94105 Outside of the U.S. call +1-415 667-5009.